

SOUTHERN BANCORP, INC

		CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions
		01/16/2009	1248939	1
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$1,118	\$1,151	3.0%	
Loans	\$673	\$742	10.2%	
Construction & development	\$54	\$61	13.3%	
Closed-end 1-4 family residential	\$168	\$197	16.9%	
Home equity	\$8	\$9	16.1%	
Credit card	\$0	\$0		
Other consumer	\$27	\$26	-4.5%	
Commercial & Industrial	\$70	\$102	45.2%	
Commercial real estate	\$213	\$200	-6.3%	
Unused commitments	\$80	\$80	0.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$107	\$80	-25.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$171	\$139	-18.8%	
Cash & balances due	\$53	\$58	10.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$995	\$1,031	3.6%	
Deposits	\$938	\$958	2.1%	
Total other borrowings	\$49	\$68	38.1%	
FHLB advances	\$11	\$30	180.1%	
Equity				
Equity capital at quarter end	\$123	\$120	-2.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	7.9%	--	
Tier 1 risk based capital ratio	12.0%	11.8%	--	
Total risk based capital ratio	13.1%	12.9%	--	
Return on equity ¹	10.3%	11.3%	--	
Return on assets ¹	1.1%	1.1%	--	
Net interest margin ¹	4.2%	4.3%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	113.6%	111.9%	--	
Loss provision to net charge-offs (qtr)	105.3%	552.5%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	3.7%	1.5%	0.0%	0.0%
Closed-end 1-4 family residential	0.6%	1.4%	0.1%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.7%	1.1%	0.4%	0.2%
Commercial & Industrial	1.4%	0.6%	0.3%	0.1%
Commercial real estate	0.7%	0.8%	0.1%	0.0%
Total loans	1.0%	1.0%	0.1%	0.0%